
IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:)	Case No.: 18-26902
Charissa A Stiefvater)	
)	Chapter 13
)	
Debtor(s).)	Judge Carol A. Doyle

NOTICE OF MOTION

TO: Tom Vaughn, *Via Electronic Filing*
Charissa A Stiefvater, 2 Delaware Court Schaumburg, IL 60193, *Via US Mail*
Additional Creditors, *Via Attached Notice of Chapter 13 Bankruptcy Case*

On November 27, 2018 at 10:30 a.m. or soon thereafter as I may be heard, I shall appear before Bankruptcy Judge Carol A. Doyle or any other Bankruptcy Judge presiding at 219 South Dearborn, Courtroom 742, Chicago, Illinois 60604, and shall request that the Attorney's Application for Compensation be entered, at which time you may appear if so desired.

/s/ David H. Cutler
David H. Cutler, ESQ
Attorney for Debtor(s)
Cutler & Associates Ltd.
4131 Main St.
Skokie, IL 60076
(847) 673-8600

CERTIFICATE OF SERVICE

The undersigned, an Attorney, does hereby certify that a copy of this Notice and Motion was filed AND sent electronically and via US MAIL to the above captioned by 6:00 p.m. on or before November 5, 2018.

/s/ David H. Cutler
Attorney for Debtor(s)

Information to identify the case:			
Debtor 1	Charissa A Stiefvater		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Northern District of Illinois		
Case number:	18-26902		
Social Security number or ITIN	xxx-xx-5613		
EIN	__-_____-		
Social Security number or ITIN	_____		
EIN	__-_____-		
Date case filed for chapter	13 9/25/18		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charissa A Stiefvater	
2. All other names used in the last 8 years		
3. Address	2 Delaware Court Schaumburg, IL 60193	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Tom Vaughn 55 E. Monroe Street, Suite 3850 Chicago, IL 60603	Contact phone 312 294-5900
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 9/26/18

For more information, see page 2

Certificate of Notice
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Charissa A Stiefvater
 Debtor

Case No. 18-26902-CAD
 Chapter 13

CERTIFICATE OF NOTICE

District/Off: 0752-

User: rgreen
 Form ID: 3091

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Sep 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2018.

db +Charissa A Stiefvater, 2 Delaware Court, Schaumburg, IL 60193-5704
 27105042 +A/r Concepts, 18-3 E Dundee Rd, Barrington, IL 60010-5275
 27105043 +Amercred, 400 West Lake Street, Roselle, IL 60172-3574
 27105044 ++CAINE & WEINER COMPANY, 12000 FORD ROAD 300, DALLAS TX 75234-7262
 (address filed with court: Caine & Weiner, Attn: Bankruptcy, Po Box 5010,
 Woodland Hills, CA 91365)
 27105046 +Certified Services Inc, Attn: Bankruptcy Dept, 1300 N Skokie Highway Suite 103a,
 Gurnee, IL 60031-2144
 27105047 +Chamberlain College, 3005 Highland Parkway, Downers Grove, IL 60515-5798
 27105049 +Merchants Credit, 223 W Jackson Blvd, Ste 700, Chicago, IL 60606-6914
 27105050 +MidAmerica Bank & Trust Company, Attn: Bankruptcy, Po Box 400, Dixon, MO 65459-0400
 27105051 +Nationwide Credit & Collections, Inc, Attn: Bankruptcy, 815 Commerce Dr Ste 270,
 Oak Brook, IL 60523-8852
 27105054 +Nordstrom, 1600 Seventh Ave, Suite 2600, Seattle, WA 98101-2284
 27105056 +PNC, PO Box 1397, Pittsburgh, PA 15230-1397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: cutlerfilings@gmail.com Sep 27 2018 02:01:37 David H Cutler,
 Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
 tr +E-mail/Text: 341NOTICE@TVCH13.NET Sep 27 2018 02:03:43 Tom Vaughn,
 55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Sep 27 2018 02:02:37 Patrick S Layng,
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
 Chicago, IL 60604-2027
 27105045 EDI: CAPITALONE.COM Sep 27 2018 05:43:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 27105048 +EDI: RCSENBMARIN.COM Sep 27 2018 05:43:00 Credit One Bank, Attn: Bankruptcy,
 Po Box 98873, Las Vegas, NV 89193-8873
 27105052 +E-mail/Text: electronicbkdocs@nelnet.net Sep 27 2018 02:02:52 Nelnet, Attn: Claims,
 Po Box 82505, Lincoln, NE 68501-2505
 27105055 +EDI: AGFINANCE.COM Sep 27 2018 05:38:00 OneMain Financial, Attn: Bankruptcy,
 601 Nw 2nd Street, Evansville, IN 47708-1013
 27105057 EDI: PRA.COM Sep 27 2018 05:38:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502
 27105058 +EDI: DRIV.COM Sep 27 2018 05:38:00 Santander Consumer USA, Attn: Bankruptcy,
 Po Box 961245, Fort Worth, TX 76161-0244
 27105059 +EDI: RMSC.COM Sep 27 2018 05:43:00 Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 27105060 +EDI: WARB.COM Sep 27 2018 05:38:00 World Acceptance/Finance Corp, Attn: Bankruptcy,
 Po Box 6429, Greenville, SC 29606-6429

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

27105053* +Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505

TOTALS: 0, * 1, ## 0

Addresses marked '!' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+-' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0752-1

User: rgreen
Form ID: 3091

Page 2 of 2
Total Noticed: 22

Date Rcvd: Sep 26, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2018 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Charissa A Stiefvater cutlerfilings@gmail.com,
r48280@notify.bestcase.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Tom Vaughn ecf@mvch13.net, ecfchi@gmail.com

TOTAL: 3

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
Eastern Division

In Re:)	BK No.: 18-26902
Charissa A Stiefvater)	
)	
)	Chapter: 13
)	Honorable Carol A. Doyle
)	
Debtor(s))	

**ATTORNEY'S APPLICATION FOR CHAPTER 13 COMPENSATION UNDER
THE COURT-APPROVED RETENTION AGREEMENT
(Use for cases filed on or after April 20, 2015)**

The undersigned attorney seeks compensation pursuant to 11 U.S.C. § 330(a)(4)(B) and the **Court-Approved Retention Agreement** executed by the debtor(s) and the attorney, for representing the interests of the debtor(s) in this case.

Use of Court-Approved Retention Agreement:

The attorney and the debtor(s) have entered into the Court-Approved Retention Agreement.

Attorney Certification:

The attorney hereby certifies that:

1. All disclosures required by General Order No. 11-2 have been made.
2. The attorney and the debtor(s) have either:
 - (i) not entered into any other agreements that provide for the attorney to receive:
 - a. any kind of compensation, reimbursement, or other payment, or
 - b. any form of, or security for, compensation, reimbursement, or other payment that varies from the Court-Approved Retention Agreement; or
 - (ii) have specifically discussed and understand that:
 - a. the Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation;
 - b. the terms of the Court-Approved Retention Agreement take the place of any conflicting provision in an earlier agreement;
 - c. the Court-Approved Retention Agreement cannot be modified in any way by other agreements; and
 - d. any provision of another agreement between the debtor and the attorney that conflicts with the Court-Approved Retention Agreement is void.

Compensation sought for services in this case pursuant to the Court-Approved Retention Agreement:

\$ 4,000.00 flat fee for services through case closing

Reimbursement sought for expenses in this case:

\$ for filing fee paid by the attorney with the attorney's funds

\$ for other expenses incurred in connection with the case and paid by the attorney with the attorney's funds (itemization must be attached)

\$ Total reimbursement requested for expenses.

Funds previously paid to the attorney by or on behalf of the debtor(s) in the year before filing this case and not reflected in or related to the Court-Approved Retention Agreement:

☒ None

A total of \$.

Date of Application: 11/5/2018

Attorney Signature /s/ David H. Cutler